

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Denise D Whittier

Debtor(s)

Case No. 09 B 15479

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/29/2009.
- 2) The plan was confirmed on 07/23/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/29/2009, 12/15/2011, 05/11/2012, 07/06/2012.
- 5) The case was Completed on 01/15/2013.
- 6) Number of months from filing to last payment: 45.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$105,151.80.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$30,885.70
Less amount refunded to debtor	\$936.74

NET RECEIPTS: \$29,948.96

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,506.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,563.29
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,069.79

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Alliant Credit Union	Secured	22,408.00	15,025.00	15,025.00	15,025.00	1,642.55
Alliant Credit Union	Unsecured	22,408.00	16,306.88	16,306.88	1,630.69	0.00
Capital One	Unsecured	1,545.00	1,566.23	1,566.23	156.62	0.00
Capital One	Unsecured	2,611.00	2,657.04	2,657.04	265.70	0.00
CitiMortgage Inc	Secured	137,687.00	137,542.03	137,542.03	0.00	0.00
Cook County Treasurer	Secured	10,612.00	10,611.58	10,611.79	344.56	0.00
Cook County Treasurer	Unsecured	NA	0.00	0.00	0.00	0.00
East Bay Funding	Unsecured	2,788.00	2,961.58	2,961.58	296.16	0.00
GEMB	Unsecured	5,773.00	NA	NA	0.00	0.00
GEMB	Unsecured	4,635.00	NA	NA	0.00	0.00
GMAC Auto Financing	Unsecured	NA	11,743.54	11,743.54	1,174.35	0.00
GMAC Auto Financing	Unsecured	31,609.00	NA	NA	0.00	0.00
HSBC Mortgage Services	Secured	38,681.59	32,300.87	32,300.87	0.00	0.00
HSBC Mortgage Services	Secured	38,681.59	3,190.59	3,190.59	3,190.59	0.00
Jefferson Capital Systems LLC	Unsecured	788.00	1,816.14	1,816.14	181.61	0.00
Leading Edge Recovery Solutions	Unsecured	3,827.53	NA	NA	0.00	0.00
Nicor Gas	Unsecured	1,228.96	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	547.00	552.11	552.11	55.21	0.00
Portfolio Recovery Associates	Unsecured	1,072.00	1,046.88	1,046.88	104.69	0.00
Portfolio Recovery Associates	Unsecured	336.00	305.30	305.30	30.53	0.00
Portfolio Recovery Associates	Unsecured	6,377.00	6,377.83	6,377.83	637.78	0.00
Portfolio Recovery Associates	Unsecured	1,431.00	1,431.25	1,431.25	143.13	0.00
Sams Club	Unsecured	5,000.00	NA	NA	0.00	0.00
Sears/Citibank SD	Unsecured	532.00	NA	NA	0.00	0.00
Springleaf Financial Services	Unsecured	540.00	NA	NA	0.00	0.00
WAMU/PRVDN	Unsecured	9,918.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$169,842.90	\$0.00	\$0.00
Mortgage Arrearage	\$3,190.59	\$3,190.59	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$25,636.79	\$15,369.56	\$1,642.55
TOTAL SECURED:	\$198,670.28	\$18,560.15	\$1,642.55
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$46,764.78	\$4,676.47	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,069.79</u>
Disbursements to Creditors	<u>\$24,879.17</u>
TOTAL DISBURSEMENTS :	<u>\$29,948.96</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/09/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.